UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

In re:		CASE NO.:6:14-bk-11313-ABB
Anderson Brown		Chapter 13
Debtor.	/	

Chapter 13 Plan

COMES NOW, the Debtor and files this Chapter 13 Plan. The projected disposable income of the Debtor is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

Payment Number by months	Amount of Monthly Plan payment				
1- 60 (November, 2014 – October, 2019)	\$ 2,968.00				

The Debtor shall pay by <u>money order</u>, <u>cashier's check</u> or <u>wage deduction</u>, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor's name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

Attorney Fees (\$4,500.00 total, \$3,500.00 in plan)

	Claim	Payment	Payment Month
Attorney Name	Amount	Amount	Numbers
Sanders Law, P.A.	\$3,500.00	\$ 100.00	1-35

Priority Claims

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee.

Name of Creditor	Claim Number	Claim Amount	Interes Rate	st	Paym Amou		Month Numbers	
Secured Claims								
Secured Creditor One West (1 st)	Claim Number	Claim Amount	Interes Rate	st	Paym Amou \$1,935	ınt	Month Numbers 1-60	
(459 Huntington I	Pines Dr.)							
Navy Federal Cred (2005 Cadillac)	lit Union	\$21,325.00 \$24,292.54	5.25%		\$404.8 \$404.0		1-59 60	
Wells Fargo (2003 Ford)		\$12,125.63 \$13,813.98	5.25%		\$230.2 \$230.0		1-59 60	
Secured Arrearage	e							
Name of Creditor	Claim Number	Claim Amount		Payme Amou		Mont Numb		
Secured Gap Payn	nents							
Name of Creditor	Claim Number	Claim Amount		Paymou Amou		Mont Numb		
Property / Interest to Be Surrendered:								
Creditor Name	w De Sui	i chuci cu.			Collat	teral		

Liens To Be Avoided/Stripped:

Claim

Name of Creditor/Security Number Estimated Amount

Navy Federal Credit Union (459 Huntington Pines Dr.)

\$1,391.00

Valuation of Security:

Claim Claim Interest Payment Month
Name of Creditor Number Amount Rate Amount Numbers

(motion to value must be filed consistent with plan treatment)

Executory Contracts:

The following Executory Contracts are assumed

Name of Creditor: Description of Collateral: Month Numbers:

The following Executory Contracts are rejected:

Name of Creditor: Description of Collateral:

<u>Unsecured Creditors</u>: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: 7% or 2,523.28.

Property of the Estate revest in the Debtor upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor.

/s/ Andre Keith Sanders
Andre Keith Sanders
FL Bar #0883840
Sanders Law, P.A.
135 West Central Boulevard
Suite 650
Orlando, FL 32801
407-347-6474

DUE DATE		14-11313-ABB		BROWN										
6TH		11/6/2014		_	10.0%					ONE WEST	ı	NAVY FED CU		NAVY FED CU
	60	Unsecured		Debtor Pmt	Tee Fee		ATTY	L		1ST		2ND		05 CADILLAC
11/6/2014	60 1	\$0.38	60	\$2,968.00	\$296.80		\$3,500.00 \$100.00			\$1,935.72	1 AT	LIEN STRIP		\$404.88
12/6/2014	2	\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72	- [2.2 311	+	\$404.88
1/6/2015	3	\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
2/6/2015	4	\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
3/6/2015	5	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
4/6/2015	6	\$0.38		\$2,968.00	\$296.80		\$100.00 \$100.00	_		\$1,935.72				\$404.88 \$404.88
5/6/2015 6/6/2015	7 8	\$0.38 \$0.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80		\$100.00	_		\$1,935.72 \$1,935.72				\$404.88 \$404.88
7/6/2015	9	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
8/6/2015		\$0.38		\$2,968.00	\$296.80		\$100.00	-		\$1,935.72				\$404.88
9/6/2015		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
10/6/2015	_	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
11/6/2015		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
12/6/2015 1/6/2016		\$0.38 \$0.38		\$2,968.00	\$296.80 \$296.80		\$100.00	_		\$1,935.72				\$404.88 \$404.88
2/6/2016		\$0.38		\$2,968.00 \$2,968.00	\$296.80		\$100.00 \$100.00	_		\$1,935.72 \$1,935.72				\$404.88 \$404.88
3/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
4/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
5/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00	_	L	\$1,935.72				\$404.88
6/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
7/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
8/6/2016 9/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72	-		++	\$404.88
10/6/2016		\$0.38 \$0.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80		\$100.00 \$100.00			\$1,935.72 \$1,935.72				\$404.88 \$404.88
11/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
12/6/2016		\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
1/6/2017	27	\$0.38		\$2,968.00	\$296.80		\$100.00			\$1,935.72				\$404.88
2/6/2017		\$0.38		\$2,968.00	\$296.80		\$100.00	-		\$1,935.72				\$404.88
3/6/2017	_	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
4/6/2017 5/6/2017		\$0.38 \$0.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80		\$100.00 \$100.00	_		\$1,935.72				\$404.88 \$404.88
		\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72 \$1,935.72				\$404.88
	33	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
	34	\$0.38		\$2,968.00	\$296.80		\$100.00	_		\$1,935.72				\$404.88
9/6/2017	35	\$0.38		\$2,968.00	\$296.80	35	at \$100.00			\$1,935.72				\$404.88
	36	\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
11/6/2017		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
	38 39	\$100.38 \$100.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80					\$1,935.72 \$1,935.72				\$404.88 \$404.88
2/6/2018		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
3/6/2018	_	\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
4/6/2018		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
5/6/2018		\$100.38		\$2,968.00						\$1,935.72				\$404.88
6/6/2018		\$100.38		\$2,968.00						\$1,935.72				\$404.88
7/6/2018		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
8/6/2018 9/6/2018		\$100.38 \$100.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80					\$1,935.72 \$1,935.72				\$404.88 \$404.88
10/6/2018		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
11/6/2018		\$100.38		\$2,968.00	\$296.80					\$1,935.72			+	\$404.88
12/6/2018	50	\$100.38		\$2,968.00	\$296.80			L		\$1,935.72				\$404.88
1/6/2019		\$100.38		\$2,968.00	\$296.80			L		\$1,935.72				\$404.88
2/6/2019		\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
3/6/2019 4/6/2019		\$100.38 \$100.38		\$2,968.00	\$296.80			-		\$1,935.72 \$1,035.72	-		++	\$404.88 \$404.88
5/6/2019		\$100.38		\$2,968.00 \$2,968.00	\$296.80 \$296.80				-	\$1,935.72 \$1,935.72	+		++	\$404.88 \$404.88
6/6/2019		\$100.38		\$2,968.00	\$296.80			H	-	\$1,935.72			+	\$404.88
7/6/2019		\$100.38		\$2,968.00	\$296.80					\$1,935.72			+	\$404.88
8/6/2019	58	\$100.38		\$2,968.00	\$296.80					\$1,935.72				\$404.88
9/6/2019		\$100.38		\$2,968.00	\$296.80					\$1,935.72	\bot		9 at	\$404.88
10/6/2019	60	\$100.86	60 at	\$2,968.00	\$296.80			60) at	\$1,935.72	_		1 at	\$404.62
		\$2,523.28		\$178,080.00	\$17 202 00		\$3,500.00			\$116,143.20	+		++	\$24,292.54
				ψ170,000.00	ψ11,000.00		· '	1		ψ110,143.20	+		++	ΨΔ4,232.34
		\$36,929.00					ATTY	1		ONOCINE	+		++	D4 @ 5 0501
		7%					\$3,500.00			ONGOING	+		++	Pd @ 5.25%
		Non-Exempt: \$2,014.00								116143.2	+		++	05 Cadillac
	_							_			_		+	24292.54

DUE DATE				
6TH				WELLS
				03 F150
	60			
11/6/2014	1			\$230.22
12/6/2014	2			\$230.22
1/6/2015	3			\$230.22
2/6/2015	4			\$230.22
3/6/2015	5			\$230.22
4/6/2015 5/6/2015	7			\$230.22 \$230.22
6/6/2015	8			\$230.22
7/6/2015	9			\$230.22
8/6/2015	10			\$230.22
9/6/2015	11			\$230.22
10/6/2015	12			\$230.22
11/6/2015	13			\$230.22
12/6/2015	14			\$230.22
1/6/2016	15			\$230.22
2/6/2016	16			\$230.22
3/6/2016	17			\$230.22
4/6/2016	18			\$230.22
5/6/2016	19			\$230.22
6/6/2016	20			\$230.22
7/6/2016	21			\$230.22
8/6/2016	22			\$230.22
9/6/2016	23			\$230.22
10/6/2016	24			\$230.22
11/6/2016	25			\$230.22
12/6/2016	26			\$230.22
1/6/2017	27			\$230.22
2/6/2017	28			\$230.22
3/6/2017	29			\$230.22
4/6/2017	30			\$230.22
5/6/2017	31			\$230.22
6/6/2017	32			\$230.22
7/6/2017	33			\$230.22
8/6/2017	34			\$230.22
9/6/2017	35			\$230.22
10/6/2017	36			\$230.22
11/6/2017	37			\$230.22
12/6/2017	38 39			\$230.22
1/6/2018 2/6/2018	40			\$230.22 \$230.22
3/6/2018	41			\$230.22
4/6/2018	42			·
5/6/2018	43			\$230.22 \$230.22
6/6/2018	44			\$230.22
7/6/2018	45			\$230.22
8/6/2018	46			\$230.22
9/6/2018	47			\$230.22
10/6/2018	48			\$230.22
11/6/2018	49			\$230.22
12/6/2018	50			\$230.22
1/6/2019	51			\$230.22
2/6/2019	52			\$230.22
3/6/2019	53			\$230.22
4/6/2019	54			\$230.22
5/6/2019	55			\$230.22
6/6/2019	56			\$230.22
7/6/2019	57			\$230.22
8/6/2019	58			\$230.22
9/6/2019	59	59	at	\$230.22
10/6/2019	60	1	at	\$230.00
				* * * * * * * * * * * * * * * * * * *
				\$13,812.98
				B. C. C
				Pd @ 5.25%
				03 Ford
				F-150
1				13812.98

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

In re:		CASE NO.: 6:14-bk-11313-ABB
Anderson Brown		Chapter 13
Debtor.	_/	

CERTIFICATE OF SERVICE

I certify that I have served the following parties with a copy of the foregoing "Chapter 13 Plan" by electronic mail via CM/ECF pursuant to Local Rule 7005-3 and/or by placing true copies of same in the United States Mail with adequate postage affixed to insure delivery as addressed below and/or on the attached matrix:

Laurie K. Weatherford P. O. Box 3450 Winter Park, FL 32790 Anderson Brown 459 Huntington Pines Dr. Ocoee, FL 34761

United States Trustee 400 W. Washington Street Suite 1100 Orlando, FL 32801 And to attached matrix

Dated: 10/14/2014

/s/ Andre Keith Sanders
Andre Keith Sanders
Sanders Law, P.A.
135 West Central Blvd.
Suite 650
Orlando, FL 32801

FL Bar # 883840 Ph: 407-347-6474 Attorney for Debtor

Page 7 of 8 Label Matrix for local noticing Case 6:14-bk-11313-ABB Doc 10,7Filed 10/14/14 Office of the United States Trustee 39 Monette Pkwy Case 6:14-bk-11313-ABB George C Young Federal Building Smithfield, VA 23430-2577 Middle District of Florida 400 West Washington Street, Suite 1100 Orlando Orlando, FL 32801-2210 Tue Oct 14 09:18:40 EDT 2014 (p) CREDITORS BANKRUPTCY SERVICE Capital One Bank Capital One Bank P.O. Box 30281 PO BOX 800849 PO Box 98872 DALLAS TX 75380-0849 Salt Lake City, UT 84130-0281 Las Vegas, NV 89193-8872 Cavalry Portfolio Svcs Chase/Bank One Card Capital One Bank c/o Erskine & Flesher 500 Summit Lake Dr P.O. Box 15298 1351 Sawgrass Corp. Pkwy Suite 4A Wilmington, DE 19850-5298 Ste 100 Valhalla, NY 10595-2323 Fort Lauderdale, FL 33323-2831 Diversified Florida Department of Revenue Havard Collection Serv P.O. Box 551268 Bankruptcy Unit 4839 N. Elston Ave Jacksonville, FL 32255-1268 Post Office Box 6668 Chicago, IL 60630-2589 Tallahassee FL 32314-6668 Internal Revenue Service MIdland Funding LLC Melissa Ann Singleton-Brown Post Office Box 7346 459 Huntington Pines Dr 8875 Aero dR Philadelphia PA 19101-7346 San Diego, CA 92123-2255 Ocoee FL 34761-3363 NMAC Navy Federal Credit Union Navy Federal Credit Union PO Box 660368 P.O. Box 3000 PO Box 3700 Dallas, TX 75266-0368 Merrifield, VA 22119-3000 Merrifield, VA 22119-3700 Nissan Infiniti Ocwen Loan Servicing Orange County Tax Collector PO Box 660366 1661 Wothington Road PO Box 545100 Dallas, TX 75266-0366 Suite 100 Orlando FL 32854-5100 West Palm Beach, FL 33409-6493 Pinnacle Credit Services Sunoco/CBSD TD Bank USA/Target P.O. Box 640 P.O. Box 6497 PO Box 673 Hopkins, MN 55343-0640 Sioux Falls, SD 57117-6497 Minneapolis, MN 55440-0673 The Home Deport/CBNA The Home Depot/CBNA Wells Fargo N.A. Wells Fargo

Anderson Brown 459 Huntington Pines Drive Ocoee, FL 34761-3363

PO Box 64997

Sioux Falls, SD 57117

Andre Keith Sanders Sanders Law, P.A. 135 West Central Boulevard Suite 650 Orlando, FL 32801-2436

PO Box 64997

Sioux Falls, SD 57117

Auto Finance 13675 Technology Drive Bldg. C, 2nd Floor Eden Prairie, MN 55344-2252

Laurie K Weatherford Post Office Box 3450 Winter Park, FL 32790-3450

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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Army/Air Force Exchange End of Label Matrix
P.O. Box 650410 Mailable recipients 29
Dallas, TX 75265 Bypassed recipients 0
Total 29